



Welcome to Covered California

COMMUNITY OUTREACH NETWORK NEWSLETTER

NEWSLETTER #2 SEPTEMBER & OCTOBER 2013



MESSAGE FROM THE EXECUTIVE DIRECTOR

At Covered California™, we have been working hard over the last few months to prepare for the launch of California's health benefit exchange under the federal Patient Protection and Affordable Care Act. The upcoming open enrollment in the fall will be an exciting time, when millions of uninsured Californians can sign up for affordable, quality health insurance that begins Jan. 1, 2014.

This summer, we rolled out the Outreach and Education Grant Program and successfully trained and certified more than 2,000 representatives from about 300 community-based organizations across California. These representatives are known as the Covered California Certified Educators. They are out in the communities, educating individual consumers and small businesses about the health care options available through Covered California.

Reaching beyond these groups, interest in the Community Outreach Network has been overwhelmingly positive and encouraging since our Community Outreach webinar on August 15. To date, nearly 400 organizations have expressed interest in partnering with us.

Our trusted Community Outreach Network partners can share information about affordable health care coverage at community meetings, local events and other venues. Our partners' efforts will be supported by the Covered California statewide marketing campaign and will complement the efforts of Certified Educators, Certified Enrollment Counselors, Certified Agents, and staff in local counties. It will take thousands of us to ensure that effective education is provided to individuals, families and small businesses statewide.

For organizations that have committed to being a part of the Community Outreach Network, welcome! I hope to see more organizations joining forces with us by becoming key partners in the Community Outreach Network. Spread the word and help us launch a new California culture of health care.

Be sure to check out the Community Outreach Network Web page at www.CoveredCA.com.

Sincerely,
Peter V. Lee

Ready, Set, Go! Open Enrollment Begins October 1, 2013 and Coverage Begins January 1, 2014

Millions of Californians will soon be able to enroll for coverage through the Covered California™ health insurance marketplace. Open enrollment begins in October 2013 and continues through March 2014. Starting in January 2014, most Californians over age 18 will be required to have public or private health insurance or pay a financial penalty.

One of the first steps for individual consumers to prepare for enrollment is to get familiar with the health insurance plans Covered California offers. Our health plans are offered in a tiered format — Bronze, Silver, Gold and Platinum — in which each metal category defines how much the plan pays compared with what the individual pays. The higher the metal value, the higher the percentage of health care expenses the health insurance company pays.

Metal tiers determine how much you pay as a patient, compared with what the plan pays.

Metal Tiers	Paid by Health Plan	Paid by Consumer
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

Using the shop-and-compare tool on the Covered California website, consumers can get estimates of health insurance monthly premiums for 2014 and also see how much they can receive in federal assistance. The website allows individuals and families to easily customize and compare health insurance plans in the comfort of their own home.

For assistance with enrollment, consumers can speak with a Service Center Representative by calling 800-300-1506. For more information about Covered California's health plans, visit our website at www.CoveredCA.com.

Community Outreach Network to Debut New Home Page

Covered California™ will launch a redesigned website this month! The new www.CoveredCA.com will soon house information for both consumers and stakeholders. Our exciting new features include an enhanced online calculator, print-ready collateral materials, and a list of outreach and education events statewide.



An important new feature of the new website is the Community Outreach Network home page. The robust home page will provide latest updates, useful information, and tools and resources for our valuable Community Outreach Network partners, which include:

- a toolkit that includes a Covered California 101 PowerPoint slide presentation and talking scripts;
- forums and webinars; and
- bi-monthly newsletters.

Over the coming months, we will be adding new features, such as bulletin boards and videos. Check out the new website later this month to visit the Community Outreach Network homepage and more!

Covered California Announces Six Health Insurance Carriers for Its Small Business Health Options Program (SHOP)

On Aug. 1, 2013, Covered California announced six health insurance carriers and rates that will be available to half a million small businesses when the health exchange opens Oct. 1, 2013.

Covered California's Small Business Health Options Program (SHOP) is designed for California businesses with 50 or fewer employees. The health insurance plans listed here represent a mix of health maintenance organization (HMO) and preferred provider organization (PPO) products.

- Blue Shield of California
- Chinese Community Health Plan
- Health Net
- Kaiser Permanente
- Sharp Health Plan
- Western Health Advantage



Covered California's SHOP allows small-business owners to choose from competitively priced, quality health insurance plans similar to those usually only available to larger employers. This will allow the state's vital small-business sector to use health care coverage as leverage for recruiting and retention while keeping employees healthy and more productive.

To learn more about Covered California's SHOP, please visit www.healthexchange.ca.gov/Stakeholders/Pages/SHOP.aspx.

Opportunity to Help Enroll Consumers

To ensure a smooth enrollment experience, consumers will be able to enroll in Covered California™ health coverage in multiple ways: via the phone; online; by mail or fax; or in person, with assistance from a Covered California Certified Enrollment Counselor or Certified Insurance Agent.

Covered California is actively recruiting entities and organizations that serve Covered California target populations to apply as Certified Enrollment Entities.

Certified Enrollment Entities assist consumers and facilitate enrollment. Organizations interested in becoming Certified Enrollment Entities are encouraged to complete the form located at <https://assisters.ccgrantsandassisters.org>. Training for Certified Enrollment Counselors starts in September 2013. Certified Enrollment Counselors must be affiliated with a Certified Enrollment Entity and receive \$58 per application that results in a successful enrollment in a Covered California plan. For more information, call Covered California, Enrollment Assistance Help Desk at (888) 402-0737, Monday through Friday, 8 a.m.-5 p.m. or email assisterinfo@ccgrantsandassisters.org.

Educating Today's Young Adults

The Patient Protection and Affordable Care Act, the new federal health care law, allows young adults to stay on a parent's health insurance policy until they are 26 years old.

About 425,000 Californians have taken advantage of this new benefit. But, according to a report from the University of California, Los Angeles (UCLA), Center for Health Policy Research, more than 2 million Californians ages 19-34 are still uninsured. Many of these young adults are eligible for subsidies that can help them purchase health insurance through Covered California™. Young adults may feel they don't need insurance, and health officials worry that the tax penalty for not being insured, which increases over time, isn't high enough to convince young adults to sign up for health coverage.

"Young people will need to understand the risks of not having health insurance," said Oscar Hidalgo, Covered California's director of communications and public affairs. "Covered California is developing media messages that are a little edgier and specifically target young adults."

In an effort to raise awareness among young adults across the state, Covered California has awarded outreach and education grants to multiple organizations, such as Los Angeles Unified School District, California State University campuses, the University of Southern California and Planned Parenthood Mar Monte. Some of their planned outreach and education efforts include using students as educators to deliver outreach and educational messages to other students around college campuses; participating at county fairs and festivals, sporting events, flea markets and technical schools; and conducting workshops and making presentations to young adults.

The Covered California Community Outreach Network partners will be



involved at various outreach and education levels to reach these young adults based on their capacity and resources. Their work will include presenting information at local community events and distributing Covered California campaign materials, supporting the Covered California Certified Enrollment Counselors in their efforts by co-hosting enrollment drives, creating ongoing community events for the public and elected officials in local communities, and displaying informational materials in their offices or in public venues.

At the national level, the Young Invincibles, a policy and advocacy organization has also started a campaign and a mobile application to raise awareness about health care coverage. State officials point out that health care costs could increase in the future if not enough healthy, young people enroll in the health care exchanges.

For more information about other target populations and our Outreach and Education Program, please visit www.healthexchange.ca.gov/Documents/Grantee%20Booklet_Updated.pdf.

Key Dates

October 1, 2013 – March 31, 2014

Open Enrollment

www.CoveredCA.com

October 1 Statewide Media Campaign Starts

October 24 Board Meeting in Sacramento <http://bit.ly/Lm6gHi>

November 21 Board Meeting in Sacramento <http://bit.ly/Lm6gHi>

ABOUT COVERED CALIFORNIA

Covered California is the state's marketplace for the federal Patient Protection and Affordable Care Act. Covered California was charged with creating a new health insurance marketplace in which individuals and small businesses can get access to affordable health insurance plans. With coverage starting in 2014, Covered California will help individuals determine whether they are eligible for premium assistance that will be available on a sliding-scale basis to reduce insurance costs or whether they are eligible for low-cost or no-cost Medi-Cal. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Small businesses will be able to purchase competitively priced health insurance plans and offer their employees the ability to choose from an array of plans and may qualify for federal tax credits.

Covered California is an independent part of the state government whose job is to make the new market work for California's consumers. It is overseen by a five-member board appointed by the Governor and the Legislature. For more information on Covered California, please visit www.CoveredCA.com.

CONTACT US:

www.CoveredCA.com

info@hbex.ca.gov

(800) 300-1506

